

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number (if known)	<u>19-20109</u>		

Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		<b>Your assets</b> Value of what you own
1.	<b>Schedule A/B: Property</b> (Official Form 106A/B)	\$ <b>300,000.00</b>
1a.	Copy line 55, Total real estate, from Schedule A/B.....	\$ <b>300,000.00</b>
1b.	Copy line 62, Total personal property, from Schedule A/B.....	\$ <b>13,968.00</b>
1c.	Copy line 63, Total of all property on Schedule A/B.....	\$ <b>313,968.00</b>

#### Part 2: Summarize Your Liabilities

		<b>Your liabilities</b> Amount you owe
2.	<b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)	\$ <b>431,286.00</b>
2a.	Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$ <b>431,286.00</b>
3.	<b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)	\$ <b>0.00</b>
3a.	Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$ <b>0.00</b>
3b.	Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$ <b>9,014.00</b>
		<b>Your total liabilities</b> \$ <b>440,300.00</b>

#### Part 3: Summarize Your Income and Expenses

4.	<b>Schedule I: Your Income</b> (Official Form 106I)	\$ <b>4,911.70</b>
	Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$ <b>4,911.70</b>
5.	<b>Schedule J: Your Expenses</b> (Official Form 106J)	\$ <b>3,900.00</b>
	Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$ <b>3,900.00</b>

#### Part 4: Answer These Questions for Administrative and Statistical Records

- Are you filing for bankruptcy under Chapters 7, 11, or 13?**

No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Yes
- What kind of debt do you have?**

**Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

**Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Debtor 1 Cheryl E MaxwellCase number (if known) 19-20109

8. **From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$	<u>2,475.90</u>
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9. **Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:**

From Part 4 on Schedule E/F, copy the following:	Total claim
9a. Domestic support obligations (Copy line 6a.)	\$ <u>0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ <u>0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ <u>0.00</u>
9d. Student loans. (Copy line 6f.)	\$ <u>0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ <u>0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$ <u>0.00</u>
<b>9g. Total.</b> Add lines 9a through 9f.	\$ <u>0.00</u>

In re Cheryl E Maxwell

Case No. 18-12676

Debtor(s)

**SCHEDULE A/B - PROPERTY**  
**Attachment A**

Reference: 632 Valley Street, Orange, NJ 07050

Real property is classified as a three family unit. One side of real property is used by debtor to reside with her children , technically this is two units.

The other unit is rented and debtor is receiving monthly rents. Other half / side of real property.

Fill in this information to identify your case and this filing:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number	<u>19-20109</u>		

Check if this is an amended filing

**Official Form 106A/B****Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

No. Go to Part 2.

Yes. Where is the property?

1.1

**630 Valley Street**

Street address, if available, or other description

**Orange**      **NJ**      **07050-0000**

City              State              ZIP Code

**What is the property? Check all that apply**

Single-family home  
 Duplex or multi-unit building  
 Condominium or cooperative  
 Manufactured or mobile home  
 Land  
 Investment property  
 Timeshare  
 Other \_\_\_\_\_

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$300,000.00**

**Current value of the portion you own?**

**\$300,000.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

Check if this is community property  
(see instructions)

**Who has an interest in the property? Check one**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

**AKA: 630-632 Valley Street, Orange, NJ 07050**

**Three family residence**

**Solely owned by Cheryl Maxwell (debtor)**

**Home mortgage includes real property taxes and homeowners insurance**

**Purchased in January 2000 for \$120,000.00 dollars**

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>**

**\$300,000.00**

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.**

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## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No  
 Yes

3.1 Make: Lexus  
 Model: ES  
 Year: 2010  
 Approximate mileage: 96,000

Other information:

**2010 Lexus ES, 96,000 miles,  
 Subject to security interest  
 Motor vehicle and motor vehicle  
 loan titled in name of debtor's  
 daughter  
 Debtor currently drives and  
 maintains motor vehicle  
 Motor subject to loan with a  
 balance of about \$12,540.00  
 dollars ( Hudson Toyota)**

## Who has an interest in the property? Check one

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another

Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put  
 the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the  
 entire property? Current value of the  
 portion you own?

\$7,328.00 \$7,328.00

## 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No  
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for  
 pages you have attached for Part 2. Write that number here.....=>

\$7,328.00

## Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the  
 portion you own?  
 Do not deduct secured  
 claims or exemptions.

## 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No  
 Yes. Describe.....

**6 rooms of miscellaneous used household goods**

**\$5,000.00**

## 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No  
 Yes. Describe.....

**3 television sets  
 1 personal computer  
 1 cellular telephone  
 1 radio**

**\$500.00**

## 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No  
 Yes. Describe.....

Debtor 1 Cheryl E MaxwellCase number (if known) 19-20109

Various Lenox figurines About 5 figurines composed of Lenox crystal	\$200.00
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**9. Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No  
 Yes. Describe.....

**10. Firearms**

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No  
 Yes. Describe.....

**11. Clothes**

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No  
 Yes. Describe.....

Miscellaneous used articles of clothing	\$200.00
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**12. Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No  
 Yes. Describe.....

Various pairs of earrings, necklaces and bracelets	\$250.00
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**13. Non-farm animals**

Examples: Dogs, cats, birds, horses

No  
 Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

No  
 Yes. Give specific information.....

Several used books Family pictures Various used cds and dvds	\$40.00
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15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....

\$6,190.00
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**Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

**16. Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No  
 Yes.....

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<b>Cash in debtor's possession or at residence</b>	<b>\$200.00</b>
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**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

<b>Debit Card Account</b>	<b></b>
<b>Eppicard</b>	<b>\$0.00</b>

17.1.

**Debit Card Account****\$0.00**

<b>Debit Card Account</b>	<b></b>
<b>Rush Card</b>	<b>\$0.00</b>

17.2.

**Debit Card Account****\$0.00****18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

 No Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

**100 percent in non-incorporated business**  
**Solely owned and operated by Cheryl Maxwell**  
**(debtor)**  
**DBA: Funtime Child Care**  
**Business operated out of debtor's home.**  
**Business operates as residential child-care**  
**provider with clients from Program for Parents.**  
**Operated from 2003 to February 2019 ( Not**  
**currently operating)**  
**No real property. No accounts receivables. No**  
**large equipment.**

**100** %**\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

 No Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

 No Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

 No Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years) No

Debtor 1 Cheryl E MaxwellCase number (if known) 19-20109 Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

( Debtor received income tax refunds for tax year 2018. Debtor is not owed income tax refund)

**Federal and State Income Tax Refunds**

**\$0.00****29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No

Debtor 1 Cheryl E MaxwellCase number (if known) 19-20109 Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....

**Potential wrongful death claim relating to debtor's deceased son**

**Debtor is administer of the estate of her deceased son  
Debtor is currently unable to ascertain the amount of claim or  
claims and if any claims actually exist.**

**Attorney representative:**

**Parker & Maloney**

**Attn: James Milone, ESQ.**

**1103 Valley Road, Stirling, NJ 07980**

**Phone: 908 604 4600**

**Fax: 908 604 4688**

**\$0.00**

**35. Any financial assets you did not already list** No Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached  
for Part 4. Write that number here.....**

**\$200.00**

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

**Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.**

**38. Accounts receivable or commissions you already earned** No Yes. Describe.....**39. Office equipment, furnishings, and supplies**

*Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices*

 No Yes. Describe.....**40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade** No Yes. Describe.....

**DBA: Funtime Child Care  
Several tables and chairs  
Children's toys and books  
Several mats  
Various cribs and one changing table**

**\$250.00**

**41. Inventory** No Yes. Describe.....

Debtor 1 Cheryl E MaxwellCase number (if known) 19-20109**42. Interests in partnerships or joint ventures**

No

Yes. Give specific information about them.....  
Name of entity:

% of ownership:

**43. Customer lists, mailing lists, or other compilations**

No.

Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?

No

Yes. Describe.....

**44. Any business-related property you did not already list**

No

Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....

**\$250.00****Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
If you own or have an interest in farmland, list it in Part 1.**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

No. Go to Part 7.

Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No

Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00****Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$300,000.00</b>
56. Part 2: Total vehicles, line 5	<b>\$7,328.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$6,190.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$200.00</b>	
59. Part 5: Total business-related property, line 45	<b>\$250.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$13,968.00</b>	Copy personal property total <b>\$13,968.00</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$313,968.00</b>

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number (if known)	<u>19-20109</u>		

Check if this is an amended filing

**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt****1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

**2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption.	
<b>630 Valley Street Orange, NJ 07050 Essex County AKA: 630-632 Valley Street, Orange, NJ 07050 Three family residence Solely owned by Cheryl Maxwell (debtor) Home mortgage includes real property taxes and homeowners insurance Purchased in January 200 Line from <i>Schedule A/B</i>: 1.1</b>	<b>\$300,000.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(1)</b>
<b>6 rooms of miscellaneous used household goods</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$5,000.00</b>	<input checked="" type="checkbox"/> <b>\$5,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>3 television sets 1 personal computer 1 cellular telephone 1 radio</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>

Debtor 1 **Cheryl E Maxwell**

Case number (if known)

**19-20109**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Various Lenox figurines About 5 figurines composed of Lenox crystal Line from Schedule A/B: 8.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Miscellaneous used articles of clothing Line from Schedule A/B: 11.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Various pairs of earrings, necklaces and bracelets Line from Schedule A/B: 12.1</b>	<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Several used books Family pictures Various used cds and dvds Line from Schedule A/B: 14.1</b>	<b>\$40.00</b>	<input checked="" type="checkbox"/> <b>\$40.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Cash in debtor's possession or at residence Line from Schedule A/B: 16.1</b>	<b>\$200.00</b>	<input checked="" type="checkbox"/> <b>\$200.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Debit Card Account: Debit Card Account Eppicard Line from Schedule A/B: 17.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Debit Card Account: Debit Card Account Rush Card Line from Schedule A/B: 17.2</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>100 percent in non-incorporated business Solely owned and operated by Cheryl Maxwell (debtor) DBA: Funtime Child Care Business operated out of debtor's home. Business operates as residential child-care provider with clients from Program for Parents. Line from Schedule A/B: 19.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Federal and State Income Tax Refunds: ( Debtor received income tax refunds for tax year 2018. Debtor is not owed income tax refund) Line from Schedule A/B: 28.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

Debtor 1 **Cheryl E Maxwell**

Case number (if known)

**19-20109**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
<b>Potential wrongful death claim relating to debtor's deceased son</b> <b>Debtor is administer of the estate of her deceased son</b> <b>Debtor is currently unable to ascertain the amount of claim or claims and if any claims actually exist.</b> <b>Attorney representative:</b> <b>Pa</b> Line from Schedule A/B: <b>34.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$13,696.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Potential wrongful death claim relating to debtor's deceased son</b> <b>Debtor is administer of the estate of her deceased son</b> <b>Debtor is currently unable to ascertain the amount of claim or claims and if any claims actually exist.</b> <b>Attorney representative:</b> <b>Pa</b> Line from Schedule A/B: <b>34.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$0.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Potential wrongful death claim relating to debtor's deceased son</b> <b>Debtor is administer of the estate of her deceased son</b> <b>Debtor is currently unable to ascertain the amount of claim or claims and if any claims actually exist.</b> <b>Attorney representative:</b> <b>Pa</b> Line from Schedule A/B: <b>34.1</b>	<b>\$0.00</b>	<input checked="" type="checkbox"/> <b>\$1.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(11)(B)</b>
<b>DBA: Funtime Child Care</b> <b>Several tables and chairs</b> <b>Children's toys and books</b> <b>Several mats</b> <b>Various cribs and one changing table</b> Line from Schedule A/B: <b>40.1</b>	<b>\$250.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(6)</b>

## 3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number (if known)	<u>19-20109</u>		

Check if this is an amended filing

**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

2.1	Creditor's Name	Describe the property that secures the claim:	Column A	Column B	Column C
			Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
	<b>2.1 Caliber Home Loans</b>	<b>630 Valley Street Orange, NJ 07050 Essex County AKA: 630-632 Valley Street, Orange, NJ 07050 Three family residence Solely owned by Cheryl Maxwell (debtor) Home mortgage includes real property taxes and homeowners insurance Purchase</b>	<b>\$395,286.00</b>	<b>\$300,000.00</b>	<b>\$131,286.00</b>

**13801 Wireless Way  
Oklahoma City, OK 73134**

Number, Street, City, State & Zip Code

**Who owes the debt? Check one.**

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim relates to a community debt**

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **Mortgage**

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number **8342**

Debtor 1 **Cheryl E Maxwell**

First Name Middle Name Last Name

Case number (if known)

**19-20109**

**2.2 County of Essex, NJ**

Creditor's Name

Describe the property that secures the claim:

**\$35,000.00** **\$300,000.00** **\$0.00**

**Department of Economic  
Development  
Housing and Community  
Development  
50 S Clinton Street, Suite  
5400  
East Orange, NJ 07017**

Number, Street, City, State & Zip Code

**630 Valley Street Orange, NJ 07050  
Essex County  
AKA: 630-632 Valley Street, Orange,  
NJ 07050  
Three family residence  
Solely owned by Cheryl Maxwell  
(debtor)  
Home mortgage includes real  
property taxes and homeowners  
insurance  
Purchase**

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured  
car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **Mortgage ( No payments required)**

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a  
community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

**2.3 Orange Water Services**

Creditor's Name

Describe the property that secures the claim:

**\$1,000.00** **\$300,000.00** **\$0.00**

**PO Box 423  
South Orange, NJ 07079**

Number, Street, City, State & Zip Code

**630 Valley Street Orange, NJ 07050  
Essex County  
AKA: 630-632 Valley Street, Orange,  
NJ 07050  
Three family residence  
Solely owned by Cheryl Maxwell  
(debtor)  
Home mortgage includes real  
property taxes and homeowners  
insurance  
Purchase**

As of the date you file, the claim is: Check all that apply.

Contingent  
 Unliquidated  
 Disputed

**Nature of lien.** Check all that apply.

An agreement you made (such as mortgage or secured  
car loan)  
 Statutory lien (such as tax lien, mechanic's lien)  
 Judgment lien from a lawsuit  
 Other (including a right to offset) **Water / sewer charges**

**Who owes the debt?** Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 Check if this claim relates to a  
community debt

Date debt was incurred \_\_\_\_\_

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$431,286.00**

If this is the last page of your form, add the dollar value totals from all pages.

**\$431,286.00**

Write that number here:

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is

Debtor 1 **Cheryl E Maxwell**

First Name Middle Name Last Name

Case number (if known)

**19-20109**

trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Caliber Home Loans</b> <b>3701 Regent Road</b> <b>Dallas, TX 75243</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Caliber Home Loans</b> <b>PO Box 24330</b> <b>Oklahoma City, OK 73124</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Caliber Home Loans</b> <b>PO Box 270415</b> <b>Oklahoma City, OK 73137</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Caliber Home Loans, Inc</b> <b>715 S Metropolitan Way</b> <b>Oklahoma City, OK 73108</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>County of Essex, NJ</b> <b>Department of Economic Development</b> <b>Housing and Community Development</b> <b>20 Crestmont Road</b> <b>Verona, NJ 07044</b>	On which line in Part 1 did you enter the creditor? <u>2.2</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Fein, Such, Kahn, and Shepard</b> <b>7 Century Drive</b> <b>Suite 201</b> <b>Parsippany, NJ 07054</b>	On which line in Part 1 did you enter the creditor? <u>2.1</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Orange Water Service</b> <b>29 North Day</b> <b>Orange, NJ 07050</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Orange Water Service</b> <b>8189 Adams Drive</b> <b>Hummelstown, PA 17036</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
		Last 4 digits of account number ____
<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code <b>Orange Water Services</b> <b>PO Box 423</b> <b>South Orange, NJ 07079</b>	On which line in Part 1 did you enter the creditor? <u>2.3</u>
		Last 4 digits of account number ____

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>DISTRICT OF NEW JERSEY</u>			
Case number (if known)	<u>19-20109</u>		

Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

No. Go to Part 2.  
 Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
 Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim
4.1	<b>ABC Bail Bonds</b> Nonpriority Creditor's Name <b>190 S. Broad Street</b> <b>Trenton, NJ 08608</b> Number Street City State Zip Code Who incurred the debt? Check one.	<b>\$0.00</b>
	Last 4 digits of account number	_____
	When was the debt incurred?	_____
	As of the date you file, the claim is: Check all that apply	
	<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Unknown debt</u>	

Debtor 1 Cheryl E Maxwell

Case number (if known)

19-20109

<div style="border: 1px solid black; padding: 2px;">4.2</div> <p><b>Afni</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>Po Box 3097</b> <b>Bloomington, IL 61702</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another      <input type="checkbox"/> Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Check if this claim is for a community debt      <input type="checkbox"/> Student loans</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>	<p><b>Last 4 digits of account number</b> <u>4621</u>      <b>\$590.00</b></p> <p><b>When was the debt incurred?</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Other. Specify <u>Collecting for AT&amp;T Mobility Cellular Telephone services</u></p>
<div style="border: 1px solid black; padding: 2px;">4.3</div> <p><b>All USA Bail Bonds LLC</b> Nonpriority Creditor's Name <b>2051 Springfield Avenue</b> <b>Vauxhall, NJ 07088</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input checked="" type="checkbox"/> At least one of the debtors and another      <input type="checkbox"/> Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Check if this claim is for a community debt      <input type="checkbox"/> Student loans</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>	
<p><b>Last 4 digits of account number</b> <u>8992</u>      <b>\$0.00</b></p> <p><b>When was the debt incurred?</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Other. Specify <u>Co-signed bail bond obligations</u></p>	
<div style="border: 1px solid black; padding: 2px;">4.4</div> <p><b>Capital One</b> Nonpriority Creditor's Name <b>Attn: General Correspondence</b> <b>Po Box 30285</b> <b>Salt Lake City, UT 84130</b> Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only      <input type="checkbox"/> Contingent</p> <p><input type="checkbox"/> Debtor 2 only      <input type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only      <input type="checkbox"/> Disputed</p> <p><input type="checkbox"/> At least one of the debtors and another      <input type="checkbox"/> Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Check if this claim is for a community debt      <input type="checkbox"/> Student loans</p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No      <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Yes      <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p>	
<p><b>Last 4 digits of account number</b> <u>8992</u>      <b>\$0.00</b></p> <p><b>When was the debt incurred?</b></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Other. Specify <u>Credit Card Debts ( Sold or transferred)</u></p>	

Debtor 1 Cheryl E Maxwell

4.5	<b>Convergent Outsourcing, Inc</b> Nonpriority Creditor's Name <b>P0 Box 9004</b> <b>Renton, WA 98057</b> Number Street City State Zip Code	Last 4 digits of account number <u>3813</u>	\$170.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collecting for PSE&amp;G Utilities</u>			
4.6	<b>First Premier Bank</b> Nonpriority Creditor's Name <b>P0 Box 5524</b> <b>Sioux Falls, SD 57117</b> Number Street City State Zip Code	Last 4 digits of account number <u>4988</u>	\$0.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card Debts ( zero or no balance)</u>			
4.7	<b>Gold Key Credit</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>P0 Box 15670</b> <b>Brooksville, FL 34604</b> Number Street City State Zip Code	Last 4 digits of account number <u>0750</u>	\$765.00
Who incurred the debt? Check one.			
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another			
<input type="checkbox"/> Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset?			
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Nes Georgia Inc Purchases</u>			

Debtor 1 **Cheryl E Maxwell**

4.8	<b>Midland Funding</b> Nonpriority Creditor's Name <b>P0 Box 2001</b> <b>Warren, MI 48090</b> Number Street City State Zip Code	Last 4 digits of account number <u>XXXX</u> <span style="float: right;">\$1,032.00</span> When was the debt incurred?	
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit card purchases</u>			
4.9	<b>Online Collections</b> Nonpriority Creditor's Name <b>P0 Box 1489</b> <b>Winterville, NC 28590</b> Number Street City State Zip Code	Last 4 digits of account number <u>7353</u> <span style="float: right;">\$198.00</span> When was the debt incurred?	
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collecting for Imaging Consultants Essex Medical Debts</u>			
4.10	<b>Online Collections</b> Nonpriority Creditor's Name <b>P0 Box 1489</b> <b>Winterville, NC 28590</b> Number Street City State Zip Code	Last 4 digits of account number <u>7354</u> <span style="float: right;">\$159.00</span> When was the debt incurred?	
<b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes			
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Collecting for Imaging Consultants Essex Medical Debts</u>			

Debtor 1 Cheryl E Maxwell4.1  
1**PSEG**

Nonpriority Creditor's Name

**PO Box 14104****New Brunswick, NJ 08906-4104**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**XXXX****\$1,800.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts  
 Other. Specify **Utilities**

4.1  
2**Savit Collections**

Nonpriority Creditor's Name

**PO Box 250****East Brunswick, NJ 08816**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**8587****\$1,842.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Collecting for New Jersey Anesthesia  
Associates  
Medical Debts**4.1  
3**Savit Collections**

Nonpriority Creditor's Name

**PO Box 250****East Brunswick, NJ 08816**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only  
 Debtor 2 only  
 Debtor 1 and Debtor 2 only  
 At least one of the debtors and another  
 **Check if this claim is for a community debt**

Is the claim subject to offset?

No  
 Yes

Last 4 digits of account number

**9199****\$1,104.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Contingent  
 Unliquidated  
 Disputed

**Type of NONPRIORITY unsecured claim:**

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Collecting for New Jersey Anesthesia-Pain  
Management  
Medical Debts**

Debtor 1 Cheryl E Maxwell

Case number (if known)

19-201094.1  
4**Southwest Credit Systems**

Nonpriority Creditor's Name

**4120 International Parkway  
Suite 1100  
Carrollton, TX 75007**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

7894\$387.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Collecting for Comcast  
Cable Tv fees**4.1  
5**Southwest Credit Systems**

Nonpriority Creditor's Name

**4120 International Parkway  
Suite 1100  
Carrollton, TX 75007**

Number Street City State Zip Code

Who incurred the debt? Check one.

Debtor 1 only       Contingent  
 Debtor 2 only       Unliquidated  
 Debtor 1 and Debtor 2 only       Disputed  
 At least one of the debtors and another  
 Check if this claim is for a community debt

Is the claim subject to offset?

No

Yes

Last 4 digits of account number

0377\$167.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Student loans  
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
 Debts to pension or profit-sharing plans, and other similar debts

**Collecting for Comcast  
Cable Tv fees****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**ABC Bail Bonds  
215 West Bridge Street  
Morrisville, PA 19067**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**ABC Bail Bonds  
215 West Bridge Street  
Morrisville, PA 19067**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.1 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Afni  
Po Box 3097  
Bloomington, IL 61702**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 Cheryl E Maxwell

Case number (if known)

**19-20109****All USA Bail Bonds  
2051 Springfield Avenue  
Vauxhall, NJ 07088**Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
AT& Mobility Inc. AT&T Services  
One AT&T Way  
Room 3A104  
Bedminster, NJ 07921**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Capital One  
15000 Capital One Drive  
Richmond, VA 23238**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Capital One  
PO Box 85015  
Richmond, VA 23285-5015**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Comcast  
PO Box 1809  
Union, NJ 07083**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Comcast  
800 Rahway Avenue  
Union, NJ 07083**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.14 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Convergent Outsourcing  
PO Box 9004  
Renton, WA 98057**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Convergent Outsourcing, Inc  
800 Sw 39th Street  
Renton, WA 98057**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.5 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
First Premier Bank  
3820 N Louise Avenue  
Sioux Falls, SD 57107**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Gold Key Credit  
P O Box 15670  
Brooksville, FL 34604**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.7 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Imaging Consultants of Essex, P.A.  
PO Box 3247  
Indianapolis, IN 46206**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Name and Address  
Michael Lanzo, Court Officer  
PO Box 43  
Docket # SC-000878-17 ( File No.**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Cheryl E Maxwell

Case number (if known)

19-20109**247168)  
Caldwell, NJ 07006**

Last 4 digits of account number

Name and Address  
**Midland Funding  
2365 Northside Drive  
San Diego, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Midland Funding  
2365 Northside Drive  
San Diego, CA 92108**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.8 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**New Jersey Anesthesia Associates  
PO Box 0037  
Florham Park, NJ 07932-0037**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**NJ Anesthesia Associates  
25B Vreeland Avenue  
Florham Park, NJ 07932**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.13 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**On line Collections  
202 W Firetower Road  
Winterville, NC 28590**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**On line Collections  
PO Box 1489  
Winterville, NC 28590**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.9 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Pressler & Pressler ESQ PC  
7 Entin Road  
Parsippany, NJ 07054**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Pressler, Felt, & Warshaw, LLP  
7 Entin Road  
Parsippany, NJ 07054**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Pressler, Felt, & Warshaw, LLP ESQ  
7 Entin Road  
Parsippany, NJ 07054**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.12 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**PSEG  
PO Box 14444  
New Brunswick, NJ 08906**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**PSEG  
P0 Box 14106  
New Brunswick, NJ 08906**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.11 of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **Cheryl E Maxwell**

Case number (if known)

**19-20109**

Name and Address

**PSEG  
PO Box 490  
Cranford, NJ 07016**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.11** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**PSEG  
PO Box 790  
Cranford, NJ 07016-0790**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.11** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Savit Collection Agency  
PO Box 250  
East Brunswick, NJ 08816**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Savit Collections  
46 W Ferris Street  
East Brunswick, NJ 08816**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Southwest Credit Systems  
4120 International Parkway  
Carrollton, TX 75007**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.14** of (Check one):

Part 1: Creditors with Priority Unsecured Claims  
 Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		<b>Total Claim</b>
<b>Total claims from Part 1</b>	6a. Domestic support obligations	6a. \$ <b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$ <b>0.00</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$ <b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$ <b>0.00</b>
6e. Total Priority. Add lines 6a through 6d.	6e. \$ <b>0.00</b>	
<b>Total claims from Part 2</b>	6f. Student loans	6f. \$ <b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$ <b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$ <b>0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$ <b>9,014.00</b>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$ <b>9,014.00</b>

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<b>19-20109</b>		

Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.  
 Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code			State what the contract or lease is for
2.1	<hr/> <hr/> <hr/>		
	Name		
	Number	Street	
	City	State	ZIP Code
2.2	<hr/> <hr/> <hr/>		
	Name		
	Number	Street	
	City	State	ZIP Code
2.3	<hr/> <hr/> <hr/>		
	Name		
	Number	Street	
	City	State	ZIP Code
2.4	<hr/> <hr/> <hr/>		
	Name		
	Number	Street	
	City	State	ZIP Code
2.5	<hr/> <hr/> <hr/>		
	Name		
	Number	Street	
	City	State	ZIP Code

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	19-20109		

Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

No  
 Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.  
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**  
Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.1 **Veronica Herbert**  
**Orange, NJ 07050**  
**Co-signed obligation with debtor's daughter.**

Schedule D, line \_\_\_\_\_  
 Schedule E/F, line 4.3  
 Schedule G \_\_\_\_\_  
**All USA Bail Bonds LLC**

In re Cheryl E Maxwell

Debtor(s)

Case No. 18-12676

**SCHEDULE I - YOUR INCOME**  
**Attachment A**

Debtor to be able to make higher trustee payments in the next twelve months due to the following changes in her financial situation:

- \* Debtor's son to earn additional wages and contribute more monies to household / pay additional monthly rents/ pay additional contributions.

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF NEW JERSEY</b>
Case number (If known)	<b>19-20109</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form 106I

### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<input checked="" type="checkbox"/> Employed	<input type="checkbox"/> Employed	
<input type="checkbox"/> Not employed	<input type="checkbox"/> Not employed	
<b>Occupation</b>	<b>Driver</b>	
<b>Employer's name</b>	<b>Lyft, Inc.</b>	
<b>Employer's address</b>	<b>185 Berry Street Suite 500 San Francisco, CA 94107</b>	

How long employed there? **March 2019 to Present**

#### Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <b>2,800.00</b>	\$ <b>N/A</b>
3. Estimate and list monthly overtime pay.	3. +\$ <b>0.00</b>	+\$ <b>N/A</b>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <b>2,800.00</b>	\$ <b>N/A</b>

Debtor 1 Cheryl E Maxwell

Case number (if known) 19-20109

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>Copy line 4 here</b>	<b>4. \$ 2,800.00</b>	<b>\$ N/A</b>
<b>5. List all payroll deductions:</b>		
5a. <b>Tax, Medicare, and Social Security deductions</b>	5a. \$ <b>0.00</b>	\$ <b>N/A</b>
5b. <b>Mandatory contributions for retirement plans</b>	5b. \$ <b>0.00</b>	\$ <b>N/A</b>
5c. <b>Voluntary contributions for retirement plans</b>	5c. \$ <b>0.00</b>	\$ <b>N/A</b>
5d. <b>Required repayments of retirement fund loans</b>	5d. \$ <b>0.00</b>	\$ <b>N/A</b>
5e. <b>Insurance</b>	5e. \$ <b>0.00</b>	\$ <b>N/A</b>
5f. <b>Domestic support obligations</b>	5f. \$ <b>0.00</b>	\$ <b>N/A</b>
5g. <b>Union dues</b>	5g. \$ <b>0.00</b>	\$ <b>N/A</b>
5h. <b>Other deductions.</b> Specify: _____	5h.+ \$ <b>0.00</b>	+ \$ <b>N/A</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>N/A</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>2,800.00</b>	\$ <b>N/A</b>
<b>8. List all other income regularly received:</b>		
8a. <b>Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>700.00</b>	\$ <b>N/A</b>
8b. <b>Interest and dividends</b>	8b. \$ <b>0.00</b>	\$ <b>N/A</b>
8c. <b>Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>N/A</b>
8d. <b>Unemployment compensation</b>	8d. \$ <b>0.00</b>	\$ <b>N/A</b>
8e. <b>Social Security</b>	8e. \$ <b>0.00</b>	\$ <b>N/A</b>
8f. <b>Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <b>0.00</b>	\$ <b>N/A</b>
8g. <b>Pension or retirement income</b>	8g. \$ <b>0.00</b>	\$ <b>N/A</b>
8h. <b>Other monthly income.</b> Specify: <u>Foster-Care Stipend / Benefits</u> <u>Income tax refund (average over 12 months), estimated</u>	8h.+ \$ <b>961.70</b>	+ \$ <b>N/A</b>
	\$ <b>250.00</b>	\$ <b>N/A</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>1,911.70</b>	\$ <b>N/A</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>4,711.70</b>	+ \$ <b>N/A</b> = \$ <b>4,711.70</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: <u>Contributions from debtor's son</u>	11. +\$ <b>200.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ <b>4,911.70</b>	<b>Combined monthly income</b>

Debtor 1 Cheryl E Maxwell

Case number (if known) 19-20109

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain:

Debtor's son is residing , in household, and contributes monies / rents to help pay household expenses along with debtor  
Debtor's income from, Lyft, Inc., is estimated and projected. Income from , Lyft, Inc. is flexible and contingent. Lyft, Inc. income , listed on schedules is an estimated net income per debtor's past and current earnings.  
Debtor is not currently operating day-care business. Debtor ceased operated of day-care business in February 2019.  
Debtor receives foster care benefits / stipend for one child currently residing in her household.  
Foster care benefits and stipend is flexible and contingent upon amount of children placed in debtor's care.  
Debtor and spouse are separated. Debtor and spouse have been separated for the past 3 years or longer. Separated spouse does not reside with debtor and does not contribute any monies to pay household and or living expenses of debtor.

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<b>DISTRICT OF NEW JERSEY</b>
Case number (If known)	<b>19-20109</b>

Check if this is:

An amended filing  
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?  No

Do not list Debtor 1 and  
Debtor 2.  Yes. Fill out this information for  
each dependent.....

Do not state the  
dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<b>Foster-Child (Boy)</b>	<b>12 Years</b>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include  
expenses of people other than  
yourself and your dependents?  No  
 Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know  
the value of such assistance and have included it on Schedule I: Your Income  
(Official Form 106I.)

#### Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage  
payments and any rent for the ground or lot.

4. \$ **1,395.00**

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues  
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<b>0.00</b>
4b. \$	<b>0.00</b>
4c. \$	<b>200.00</b>
4d. \$	<b>0.00</b>
5. \$	<b>0.00</b>

Debtor 1 Cheryl E Maxwell

Case number (if known) 19-20109

6. <b>Utilities:</b>	6a. Electricity, heat, natural gas	6a. \$ <u>295.00</u>
	6b. Water, sewer, garbage collection	6b. \$ <u>95.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>295.00</u>
	6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. <b>Food and housekeeping supplies</b>	7. \$ <u>650.00</u>	
8. <b>Childcare and children's education costs</b>	8. \$ <u>0.00</u>	
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$ <u>85.00</u>	
10. <b>Personal care products and services</b>	10. \$ <u>100.00</u>	
11. <b>Medical and dental expenses</b>	11. \$ <u>125.00</u>	
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>285.00</u>	
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ <u>0.00</u>	
14. <b>Charitable contributions and religious donations</b>	14. \$ <u>60.00</u>	
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ <u>0.00</u>	
15b. Health insurance	15b. \$ <u>0.00</u>	
15c. Vehicle insurance	15c. \$ <u>315.00</u>	
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>	
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>	
17. <b>Installment or lease payments:</b>	17a. \$ <u>0.00</u>	
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>	
17c. Other. Specify: <u>Automobile Loan ( Paid by debtor's daughter)</u>	17c. \$ <u>0.00</u>	
17d. Other. Specify: _____	17d. \$ <u>0.00</u>	
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ <u>0.00</u>	
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	\$ <u>0.00</u>	
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$ <u>0.00</u>	
20b. Real estate taxes	20b. \$ <u>0.00</u>	
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>	
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>	
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>	
21. <b>Other:</b> Specify: _____	21. +\$ <u>0.00</u>	
22. <b>Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$ <u>3,900.00</u>	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ <u>3,900.00</u>	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ <u>3,900.00</u>	
23. <b>Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$ <u>4,911.70</u>	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ <u>3,900.00</u>	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ <u>1,011.70</u>	
24. <b>Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: <b>Some monthly household and living expenses to increase with an increase in monthly income.</b> <b>Debtor drives , vehicle owned by daughter, and pays monthly auto insurance.</b> <b>Some monthly household and living expenses likely to increase with an increase in monthly income.</b>	

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	19-20109		

Check if this is an amended filing

Official Form 106Dec

## Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person \_\_\_\_\_

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Cheryl E Maxwell

Cheryl E Maxwell  
Signature of Debtor 1

Date 6/12/2019

X

Signature of Debtor 2

Date \_\_\_\_\_

Fill in this information to identify your case:

Debtor 1	<b>Cheryl E Maxwell</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number (if known)	<u>19-20109</u>		

Check if this is an amended filing

## Official Form 107

### Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

Married  
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No  
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:

Dates Debtor 1  
lived there

Debtor 2 Prior Address:

Dates Debtor 2  
lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

No  
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

#### Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.  
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No  
 Yes. Fill in the details.

	Debtor 1	Debtor 2		
From January 1 of current year until the date you filed for bankruptcy:	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$6,608.43	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

Debtor 1		Debtor 2	
Sources of income	Gross income (before deductions and exclusions)	Sources of income	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	\$0.00	<input type="checkbox"/> Wages, commissions, bonuses, tips	
<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <b>\$14,246.00</b> <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <b>\$0.00</b> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <b>\$14,187.00</b> <input checked="" type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <b>\$0.00</b> <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No  
 Yes. Fill in the details.

Debtor 1		Debtor 2	
Sources of income	Gross income from each source (before deductions and exclusions)	Sources of income	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<b>Rental Income</b> <b>\$2,800.00</b>		
	<b>Foster Care Benefits</b> <b>\$3,849.79</b>		
<b>For last calendar year: (January 1 to December 31, 2018 )</b>	<b>Rental Income</b> <b>\$8,400.00</b>		
	<b>Foster Care Benefits</b> <b>\$20,061.00</b>		
<b>For the calendar year before that: (January 1 to December 31, 2017 )</b>	<b>Rental Income</b> <b>\$8,400.00</b>		
	<b>Foster Care Benefits</b> <b>\$25,368.00</b>		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more?

No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Caliber Home Loans 13801 Wireless Way Oklahoma City, OK 73134	Within the past 90 days. Ordinary monthly payments of home mortgage.	\$0.00	\$395,286.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
PSEG PO Box 14104 New Brunswick, NJ 08906-4104	Within the past 90 days. Ordinary monthly payments of utilities, estimated	\$700.00	\$1,800.00	<input type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit Card <input type="checkbox"/> Loan Repayment <input type="checkbox"/> Suppliers or vendors <input checked="" type="checkbox"/> Other <u>Utilities</u>

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

No

Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody

modifications, and contract disputes.

No  
 Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
US Bank Trust, NA v. Cheryl Maxwell F-1910-17	Foreclosure Action	Superior Court of New Jersey Essex County 465 Martin Luther King Jr. Blvd Chancery Division Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
All USA Bail Bonds LLC v. Cheryl E Maxwell SC-000878-17	Contract claim	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Cheryl E Maxwell, Executrix v. Unknown Party	Wrongful death action ( Tort claim)	Superior Court of New Jersey Essex County 50 W. Market Street Newark, NJ 07102	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.

No. Go to line 11.  
 Yes. Fill in the information below.

Creditor Name and Address	Describe the Property	Date	Value of the property
	Explain what happened		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No  
 Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No  
 Yes

#### Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No  
 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

 No Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
Charitable donations	Donations of clothes, personal items and cash monies to various charities and charitable organizations.	Within the past one year	\$750.00

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

 No Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

 No Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Raymond and Raymond, Attorneys At Law Attn: Herbert B. Raymond, ESQ. 7 Glenwood Avenue Suite 408, 4th Floor East Orange, NJ 07017 herbertraymond@gmail.com	Court filing fees of \$310.00 dollars paid by client prior to filing of the petition. Legal fees of \$4750.00 dollars. Balance of legal fees of \$4750.00 dollars, estimated to be paid through chapter 13 plan. Legal fees subject to additional fees and fee applications for continuing legal services.	May 2019	\$310.00

Access Counseling, Inc. 633 West 5th Street Suite#26001 Los Angeles, CA 90071 www.accesscounselinginc.org	\$8.95 dollars for court required credit counseling course.	May 2019	\$8.95
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Mack Appraisal Service, LLC 39 Whitfield Place Caldwell, NJ 07006 mackappr@aol.com	\$100.00 dollars for court required real property appraisal.	June 2019	\$100.00
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17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  
Do not include any payment or transfer that you listed on line 16.

No  
 Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No  
 Yes. Fill in the details.

Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person's relationship to you			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No  
 Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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#### **Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No  
 Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
TD Bank, NA Orange, NJ 07050	XXXX-XXXX	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	Closed within the past one year, estimated \$0.00 dollars as final balance when closed	\$0.00

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No  
 Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

No  
 Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9: Identify Property You Hold or Control for Someone Else**

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

No  
 Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10: Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

No  
 Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
--	---	-----------------------------------	----------------

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

No  
 Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
 A member of a limited liability company (LLC) or limited liability partnership (LLP)

A partner in a partnership

An officer, director, or managing executive of a corporation

An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business  Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.
Funtime Childcare 632 Valley Street 1st Floor Orange, NJ 07050	100 percent in non-incorporated business Solely owned and operated by Cheryl Maxwell (debtor) DBA: Funtime Child Care Business operated out of debtor's home. Business operates as residential child-care provider with clients from Program for Parents. No real property. No accounts receivables. No large equipment.	Dates business existed  EIN: XXX-XX-0968  From-To 2003 to Present ( NOT currently operating)
	Validity LLC 596 Scotland Road Orange, NJ 07050	

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.  
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Cheryl E Maxwell

Cheryl E Maxwell

Signature of Debtor 1

Signature of Debtor 2

Date 6/12/2019

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No  
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No  
 Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 Cheryl E Maxwell

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: District of New Jersey

Case number 19-20109  
(if known)

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- 3. The commitment period is 3 years.
- 4. The commitment period is 5 years.

Check if this is an amended filing

## Official Form 122C-1

### Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.
  - Not married. Fill out Column A, lines 2-11.
  - Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ <u>0.00</u>	\$ <u>0.00</u>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ <u>0.00</u>	\$ <u>0.00</u>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	\$ <u>33.33</u>	\$ <u>0.00</u>
5. Net income from operating a business, profession, or farm		
Debtor 1		
Gross receipts (before all deductions)	\$ <u>1,101.41</u>	
Ordinary and necessary operating expenses	-\$ <u>193.33</u>	
Net monthly income from a business, profession, or farm	\$ <u>908.07</u>	Copy here -> \$ <u>908.07</u> \$ <u>0.00</u>
6. Net income from rental and other real property		
Debtor 1		
Gross receipts (before all deductions)	\$ <u>700.00</u>	
Ordinary and necessary operating expenses	-\$ <u>150.00</u>	
Net monthly income from rental or other real property	\$ <u>550.00</u>	Copy here -> \$ <u>550.00</u> \$ <u>0.00</u>

Debtor 1

Cheryl E Maxwell

Case number (if known)

19-20109**7. Interest, dividends, and royalties****8. Unemployment compensation**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you ..... \$ **0.00**  
 For your spouse ..... \$ **0.00**

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.**10. Income from all other sources not listed above.** Specify the source and amount.

Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

**Foster Care Stipend / Benefits**

\$ **984.50** \$ **0.00**

\$ **0.00** \$ **0.00**

**+ \$ 0.00 \$ 0.00**

Total amounts from separate pages, if any.

**11. Calculate your total average monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ <b>2,475.90</b>	<b>+ \$ 0.00</b>	<b>= \$ 2,475.90</b>
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Total average monthly income

**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** \$ **2,475.90****13. Calculate the marital adjustment.** Check one:

You are not married. Fill in 0 below.  
 You are married and your spouse is filing with you. Fill in 0 below.  
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

\$ _____	\$ _____
_____	_____
<b>+ \$ _____</b>	
<b>Total</b> ..... \$ <b>0.00</b>	<b>Copy here=&gt;</b> - <b>0.00</b>

**14. Your current monthly income.** Subtract line 13 from line 12. \$ **2,475.90****15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=> .....

Multiply line 15a by 12 (the number of months in a year).

15b. The result is your current monthly income for the year for this part of the form. .....

<b>\$ 2,475.90</b>
<b>x 12</b>
<b>\$ 29,710.80</b>

Debtor 1 Cheryl E Maxwell

Case number (if known)

19-20109

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

NJ

16b. Fill in the number of people in your household.

2

16c. Fill in the median family income for your state and size of household.

\$ 82,263.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

17a.  Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Your Disposable Income* (Official Form 122C-2).

17b.  Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. **Copy your total average monthly income from line 11.** \$ 2,475.90

19. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a.

-\$ 0.00

19b. **Subtract line 19a from line 18.**

\$ 2,475.90

20. **Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b.

\$ 2,475.90

Multiply by 12 (the number of months in a year).

x 12

\$ 29,710.80

20b. The result is your current monthly income for the year for this part of the form

\$ 82,263.00

20c. Copy the median family income for your state and size of household from line 16c.

**21. How do the lines compare?**

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Cheryl E Maxwell**

**Cheryl E Maxwell**

Signature of Debtor 1

Date 6/12/2019

MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

**Current Monthly Income Details for the Debtor****Debtor Income Details:**Income for the Period **11/01/2018 to 04/30/2019**.**Line 4 - Contributions to household expenses of the debtor or dependents**Source of Income: **Contributions from debtor's son**

Income by Month:

6 Months Ago:	<u>11/2018</u>	<u>\$0.00</u>
5 Months Ago:	<u>12/2018</u>	<u>\$0.00</u>
4 Months Ago:	<u>01/2019</u>	<u>\$0.00</u>
3 Months Ago:	<u>02/2019</u>	<u>\$0.00</u>
2 Months Ago:	<u>03/2019</u>	<u>\$0.00</u>
Last Month:	<u>04/2019</u>	<u>\$200.00</u>
	Average per month:	<u>\$33.33</u>

Remarks:

**Debtor's son is residing , in household, and contributes monies / rents to help pay household expenses along with debtor****Line 5 - Income from operation of a business, profession, or farm**Source of Income: **Funtime Childcare**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<u>11/2018</u>	<u>\$339.80</u>	<u>\$0.00</u>	<u>\$339.80</u>
5 Months Ago:	<u>12/2018</u>	<u>\$339.80</u>	<u>\$0.00</u>	<u>\$339.80</u>
4 Months Ago:	<u>01/2019</u>	<u>\$339.80</u>	<u>\$0.00</u>	<u>\$339.80</u>
3 Months Ago:	<u>02/2019</u>	<u>\$288.95</u>	<u>\$0.00</u>	<u>\$288.95</u>
2 Months Ago:	<u>03/2019</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
Last Month:	<u>04/2019</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
	Average per month:	<u>\$218.06</u>		
			Average Monthly NET Income:	<u>\$218.06</u>

Remarks:

**Debtor is not currently operating day-care business. Debtor ceased operating day-care business in February 2019.****Line 5 - Income from operation of a business, profession, or farm**Source of Income: **Lyft, Inc.**

Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	<u>11/2018</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
5 Months Ago:	<u>12/2018</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
4 Months Ago:	<u>01/2019</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
3 Months Ago:	<u>02/2019</u>	<u>\$0.00</u>	<u>\$0.00</u>	<u>\$0.00</u>
2 Months Ago:	<u>03/2019</u>	<u>\$1,641.24</u>	<u>\$310.00</u>	<u>\$1,331.24</u>
Last Month:	<u>04/2019</u>	<u>\$3,658.84</u>	<u>\$850.00</u>	<u>\$2,808.84</u>
	Average per month:	<u>\$883.35</u>	<u>\$193.33</u>	
			Average Monthly NET Income:	<u>\$690.01</u>

Remarks:

**Income from , Lyft, Inc. is flexible and contingent.****Debtor began employment in March 2019. Debtor is currently employed at this employer.****Line 6 - Rent and other real property income**Source of Income: **Rental Income**Constant income of 700.00 per month.Constant expense of 150.00 per month.Net Income 550.00 per month.

Debtor 1 Cheryl E Maxwell

Case number (if known)

19-20109

**Line 10 - Income from all other sources**

Source of Income: **Foster Care Stipend / Benefits**

Income by Month:

6 Months Ago:	<u>11/2018</u>	<u>\$1,095.48</u>
5 Months Ago:	<u>12/2018</u>	<u>\$961.70</u>
4 Months Ago:	<u>01/2019</u>	<u>\$964.69</u>
3 Months Ago:	<u>02/2019</u>	<u>\$964.69</u>
2 Months Ago:	<u>03/2019</u>	<u>\$955.72</u>
Last Month:	<u>04/2019</u>	<u>\$964.69</u>
	Average per month:	<u>\$984.50</u>

Remarks:

**Foster care benefits and stipend are flexible and contingent upon amount of children placed in debtor's care.**

Debtor 1

Cheryl E Maxwell

Case number (if known)

19-20109

### Current Monthly Income Details for the Debtor's Spouse

#### Spouse Income Details:

Income for the Period **11/01/2018 to 04/30/2019**.

#### Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **(No contributions from separated spouse)**

Income by Month:

6 Months Ago:	<u>11/2018</u>	<u>\$0.00</u>
5 Months Ago:	<u>12/2018</u>	<u>\$0.00</u>
4 Months Ago:	<u>01/2019</u>	<u>\$0.00</u>
3 Months Ago:	<u>02/2019</u>	<u>\$0.00</u>
2 Months Ago:	<u>03/2019</u>	<u>\$0.00</u>
Last Month:	<u>04/2019</u>	<u>\$0.00</u>
Average per month:		<u>\$0.00</u>

Remarks:

**Debtor and spouse are separated. Debtor and spouse have been separated for the past 3 years or longer. Separated spouse does not reside with debtor and does not contribute any monies to pay household and or living expenses of debtor**

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

**You should have an attorney review your decision to file for bankruptcy and the choice of chapter.**

### Chapter 7: Liquidation

\$245	filings fee
\$75	administrative fee
<u>+</u>	<u>\$15</u> trustee surcharge
\$335 total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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\$1,167		filing fee		
+		\$550	administrative fee	
		\$1,717		total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

## Read These Important Warnings

**Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.**

**Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.**

**You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.**

**Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.**

### Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+      \$75	<u>administrative fee</u>
	\$275     total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

### Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+      \$75	<u>administrative fee</u>
	\$310     total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:

[http://www.uscourts.gov/bkforms/bankruptcy\\_form\\_s.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_form_s.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: [http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

HERBERT B. RAYMOND, ESQ. HR#1379  
7 GLENWOOD AVENUE  
SUITE 408  
EAST ORANGE, NJ 07017  
973-675-5622  
BANKRUPTCY123@COMCAST.NET

In Re:

Cheryl E Maxwell

Case No.: 19-20109

Chapter: 13

Judge: \_\_\_\_\_

## DISCLOSURE OF CHAPTER 13 DEBTOR'S ATTORNEY COMPENSATION

1. Pursuant to 11 U.S.C. § 329(a) and Fed. R. Bankr. P. 2016(b), I certify that I am the attorney for the debtor(s) and that compensation was paid to me within one year before the filed date of the petition, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with this bankruptcy case is as follows:

■ Under D.N.J. LBR 2016-5(b), I have agreed to accept for all legal services required to confirm a plan, subject to the exclusions listed below, including administrative services that may occur postconfirmation, a flat fee in the amount of \$ 4,750.00. I understand that I must demonstrate that additional services were unforeseeable at the time of the filing of this disclosure if I seek additional compensation and reimbursement of necessary expenses.

Legal services on behalf of the debtor in connection with the following are not included in the flat fee:

Representation of the debtor in:

- adversary proceedings,
- loss mitigation/loan modification efforts,
- post-confirmation filings and matters brought before the Court.

I have received: \$ 0.00

The balance due is: \$ 4,750.00

The balance  will  will not be paid through the plan.

Under D.N.J. LBR 2016-5(c), I have agreed to accept for legal services provided on behalf of the debtor in this case, an hourly fee of \$ \_\_\_\_\_. The hourly fee charged by other members of my firm that may provide services to this client range from \$ \_\_\_\_ to \$ \_\_\_\_\_. I understand that I must receive the Court's approval of any fees or expenses to be paid to me in this case post petition pursuant to D.N.J. LBR 2016-1.

I have received: \$ \_\_\_\_

2. The source of the funds paid to me was:

Debtor(s)  Other (specify below)

3. If a balance is due, the source of future compensation to be paid to me is:

Debtor(s)  Other (specify below)

4. I  have or  have not agreed to share compensation with another person(s) unless they are members of my law firm. If I have agreed to share compensation with a person(s) who is not a member of my law firm, a copy of that agreement and a list of the people sharing in the compensation is attached.

Date: 6/12/2019

/s/ HERBERT B. RAYMOND, ESQ.

HERBERT B. RAYMOND, ESQ. HR#1379

Debtor's Attorney

*new.8/1/18*

In re Cheryl E Maxwell

Case No. 19-20109

Debtor(s)

**Disclosure of Chapter 13 Debtor's Attorney Compensation**  
**Attachment A**

**Retainer Agreement**

This shall constitute the fee arrangement between you, the client or Debtor(s) and the law firm, that is Herbert B. Raymond, Esq., Jeffrey M. Raymond, Esq., and Kevin L. DeLyon, Esq., dba Raymond and Raymond. The fee you are being charged, pre-confirmation, is a set fee, with possible upward adjustment, contingent on services rendered. The fee you are being charged is \$4750.00 dollars, plus filing fees and costs of approximately \$400 (consisting of the court filing fee, the credit counseling fee, the credit reporting fee, and miscellaneous costs associated with filing, i.e. actual costs of filing).

**Pre-Confirmation with Adjustment if Necessary:** The fee charged relates to pre-confirmation services only and is a set fee, in other words, it is a flat rate fee which may be adjusted upwards depending on the services rendered in the case. The maximum amount, that the fee may be increased is to the sum of \$4,750.00, a sum set by the Court, exclusive of costs. The Debtor consents and agrees to be charged this fee and understands that if the fee charged is less than the \$4,750, that the attorneys/law firm, may amend the fee disclosure so that the increased fee is charged. The amended fee disclosure statement, will be e-mailed or mailed to the Debtor/client. By signing this agreement, despite the legal fee charged to you, you consent to a legal fee to be charged of up to \$4,750, depending on the circumstances in the case (if additional services are rendered).

**A. Excluded Services:** Before confirmation of your plan, services pertaining to loss mitigation or loan modification efforts and representation in adversary proceedings, are not included in the fees being charged. The Court specifically excludes such fees from the flat rate charge. [Please see below as it relates to supplemental or additional fees for any unforeseen service or a service not contemplated by the parties]

**i. The legal fees for loss mitigation vary and the basic or standard charge is \$750, but may be as much as \$1,500.00, depending on the particular case. This sum is in addition to the flat or set fee noted above. There may also be additional fees pertaining to loss mitigation such as, but not including to fees for status conferences (charged at \$300 to \$500), loss mitigation extension or termination applications (\$250) and motions to approve a loan modification (\$500).**

**ii. Representation in Adversary Proceedings:** Fees pertaining to adversary proceedings are not included in the set fee and no representation in any adversary action/proceeding, will be under-taken until the quoted legal fee and cost is paid by the Debtor to counsel.

**Litigation:** In some circumstances, involving considerable litigation, such as but not limited to complicated legal issues requiring briefing or plenary hearings (involving a contested factual issue such as, but not limited to a valuation hearing or contested confirmation issue), a request may be made, by the law firm, to the Court, for fees to be paid an hourly rate, which shall be the rate in effect, set by the firm, at the time the services are rendered to the Debtor.

**Appeal:** In no event will the fee cover an appeal and no appeal will be under-taken without the execution of another agreement between the Debtor and law firm and the payment of the required legal fees and costs of appeal.

**Fees for pre-confirmation services whether included or excluded, will be part of your Chapter 13 plan to the extent not paid initially and if the fee is for an excluded service or if the pre-confirmation fee is increased due to the rendering of additional services, the Chapter 13 plan payment may increase. By**

signing this agreement, you consent to the fees that are charged and to be included under the plan and the law firm will continue to represent you and make adjustment to the fees and necessary, depending on services rendered, and the fees will be part of your Chapter 13 plan and may result in an increase in plan payments.

**Post-Confirmation (After Initial Court Approval):** The fee noted above, whether flat rate, increased by adjustment or hourly, does not include any services rendered to you after the approval (confirmation) of your plan. Thus any service, including but not limited to services, other than those services deemed part and parcel of the original fee or plan, performed after the confirmation of your plan, may be charged to you, pursuant to the following schedule and are known as supplemental counsel fees or post-confirmation counsel fees:

- a. Modified Plans: \$300
- b. Motions filed on Behalf of the Debtor: \$500
- c. Defense of Trustee Motions, Stay Relief Motions or any Other Motion(s) Filed Against the Debtor: \$400
- d. Retention Applications: \$200
- e. Notice of Settlement and/or Notice of Sale: \$150
- f. Amendments to Petition: \$100 (Plus Actual Costs)
- g. Additional Court Appearances Pertaining to Any of the Above or Below: \$100
- h. Trustee or Creditor Default Certifications: \$400
- i. Preparation of Wage Order: \$150
- j. Conversion of Case: Any amounts still due under the plan plus legal fees (\$350 to \$1,200) plus actual costs of conversion such as amendment filing fee and conversion fee
- k. Audits: Audit of your case, by the U.S. Trustee either before or after confirmation: \$350 to \$500

These after confirmation or supplemental legal fees are be charged to the Debtor/Client consistent with this schedule. In very complicated or time consuming situations, like, for example, where a legal issue arises or where there is a contested factual issue necessitating a plenary hearing, the fee charged may be on an hourly basis, at the rate, in counsel's discretion, in effect at the time the service is rendered. The Debtor(s) consents to the post-confirmation fees to be charged, whether on an hourly basis or pursuant to this fee schedule (for an enumerated or standard service), and the attorney will represent the Debtor(s) and charge the Debtor pursuant to the post-confirmation schedule, with the legal fees, to be added to the plan, unless the Debtor notifies the firm otherwise. The additional fee may result in an increase in the Debtor's plan payment to the Trustee.

**Pre-Confirmation Supplemental or Additional Fees:** In the event a service is rendered, for a non-foreseeable event, one which was not contemplated by the parties, we have the right to charge an additional fee, pursuant to the schedule noted above, with the fee, in most cases, to be added to your plan. In some situations, it may mean that your plan payments will increase to account for this fee.

**Costs:** Actual costs of filing, such as, but not limited to the costs noted above, must be paid by the Debtor/Client. Thus, in addition to the filing fees, credit counseling and credit reporting costs, there may be, for example, additional costs for filing fees pertaining to certification of an order, the cancellation of a judgment, cancelling a mortgage, title report(s) and the financial management course. These actual costs must be paid by the Debtor and the actual cost must be paid to counsel before it is

incurred.

**Fees Due Upon Dismissal or Conversion:** If your case is ever dismissed, you will still owe to the law firm any amounts due under the plan which have yet to be paid (unpaid amounts). Similarly, upon conversion, the amounts still due under the plan, must be paid before conversion of your case to another chapter of the code.

**Irrevocable Assignment of Legal Fees and/or Costs:** The Debtor, by signing this statement, assigns his/her/their interest, in the funds held by the Trustee, to the extent Counsel is still owed legal fees or expenses for services rendered or expenses incurred. You hereby irrevocably assign to us your interest in all payments made to the Chapter 13 Trustee, to the extent of any balance due, subject to Court approval of such fees and/or expenses. If your case is dismissed, or converted before our fees and/or expenses are paid in full, you agree to allow the Chapter 13 Trustee to pay the balance due to us directly from funds that would otherwise be returned to you, subject to Court approval of the fees and/or expenses. This means that if the Chapter 13 Trustee is holding funds, from payments that you made into the case, at the time the case is converted or dismissed, you have agreed that those funds are assigned to us and that such funds will be paid to our firm on account of legal fees and/or costs still due and owing.

**Credit Scores:** I understand that my attorney has no control of my credit score, or any credit implications, either during or after the bankruptcy case and that includes what may be included on my credit report. My attorney makes no representations as to credit and I understand that there are credit implications as a result of filing bankruptcy that are not within the control of my attorney and that my attorneys cannot rectify. My attorneys are under no obligation to take any action as it pertains to my credit and have not been retained, or otherwise, to do so.

**Income Tax Liability (Whether State, Federal or Otherwise):** I understand, as it pertains to income taxes, where a tax return was not filed by me and was filed by a taxing entity, the liability will never be dischargeable (capable of being wiped out), no matter how the obligation is treated in the plan. So even if paid in full interest will continue to accrue. As to any tax return not filed on time, when due, or not within two years of filing, the same holds true. The liability and/or any interest will continue to be due after the bankruptcy filing. Please note that there is no way that we can determine whether tax liability is dischargeable. There may also be other events such as tolling (where another bankruptcy was filed or when an offer and compromise was in affect), or where liability was not assessed, where the tax and/or any interest will continue to be due.

By signing this agreement, you agree to the fee structure noted above regarding the legal fees (flat, adjustment upward, hourly and post-confirmation), and to the assignment of Legal Fees and/or Costs in the case. By signing this agreement, I consent to the terms and accept the fee agreement and understand the fee arrangement. I understand that effective legal representation means cooperating with my attorney by providing information, whether in the form of documents or information, and being forthright (honest). I understand that should I fail to cooperate with my attorney in this manner or that if I am not forthright, I jeopardize the continuation of my case and my attorney may ask the Court to withdraw as my counsel. There will be no refunds of any legal fees if the firm withdraws as counsel and there will be no refunds of any sums once the case is filed with the Court.

/S/ CHERYL MAXWELL

Debtor

**United States Bankruptcy Court  
District of New Jersey**

In re Cheryl E Maxwell

Debtor(s)

Case No. 19-20109

Chapter 13

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: 6/12/2019

/s/ Cheryl E Maxwell

Cheryl E Maxwell

Signature of Debtor